

ANZ Mortgage Broker Distribution – Online Supporting Document Kit

Please fax to your state's Broker Unit:

VIC,QLD,TAS,NSW,ACT,SA,NT

Enquiries 1800 501 231

Fax 1300 139 968

WA

Enquiries 1300 367 389

Fax 1300 369 891

APPLICATION NUMBER (compulsory)

Number of pages included

Submission method:

LIXI

ANZ Online Applications

Please complete entire application in BLOCK letters

Supporting Documentation Details

Applicant's full name

Authorised Officer's Name

AO

SAO

Date doc sent

Telephone

Facsimile

Submission details

Originator Reference ID (LIXI companies only)

ANZ Submission ID

Submission date and time

Authorisation

I confirm the information contained within this application is true and correct

ANZ Approved Originator's Signature

Date

PLEASE NOTE: a decision cannot be reached until the ANZ Broker Unit receives all supporting documentation

Applicant/Guarantor Declaration

In the following declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and each of its related companies (including subsidiaries).

ANZ's collection, use and disclosure of personal information

ANZ is collecting your personal information to enable it to process this application and, if it is approved, to provide you with the product or service you are applying for. Where you are a guarantor, ANZ is collecting your personal information to enable it to assess you as a guarantor for an application for credit. Without this information ANZ may not be able to consider or approve this application. Throughout the Declaration, Qantas is Qantas Airways Limited ABN 16 009 661 901. ANZ may disclose your personal information (including information about your credit worthiness, history, standing or capacity) to:

- any person who introduces you to ANZ, including the ANZ Approved Originator submitting this Loan Application to ANZ
- any contractor or service provider ANZ engages to carry out or assist its functions and activities;
- credit reporting agencies;
- ANZ's alliance partners;
- mortgage insurer or re-insurer;
- your employer;
- any credit provider to assess a credit application, to assess your credit worthiness, to help you avoid default on your obligations or to inform them of your default;
- any credit provider for any purpose you have agreed to;
- your referee;
- an intending guarantor, to enable that person to consider whether or not to act as guarantor, or offer property as security for a credit product that you or a joint borrower have applied for with ANZ;
- a person who is a guarantor, or has provided property as security, for a loan;
- other persons ANZ is authorised or required by law to disclose information to (and other persons where you have consented to the disclosure); and
- any third party providing you with a product or service in relation to the ANZ product.

(Breakfree Customers only) You also consent to ANZ disclosing your information to Qantas and Qantas disclosing your information to any service provider Qantas engages to carry out or assist its functions and activities.

By signing this application form, you consent to ANZ disclosing your information to these persons. ANZ may also disclose any information about your credit arrangement (including your current loan balance) to the Approved Originator or their nominated representative, its officers and any successor for the purposes of furthering your application with ANZ; enabling the Approved Originator to ascertain when it is entitled to a trailer fee (being an ongoing fee for the term of the loan) or calculate its trailer fee; or for any other reasonable purpose.

You may request access to your information at any ANZ branch or by calling 13 13 14. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may request it be corrected.

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Personal Information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.

Promotion of other products or services

If this application is approved, you agree to ANZ using your personal information to plan, research, market and promote its products or services or those of its related companies and alliance partners and disclosing your personal information to its related companies or alliance partners to enable them or ANZ to market their products or services. Where you do not want ANZ to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling 13 13 14.

(Breakfree Customers only) If you have applied to open a new or transfer to an ANZ Frequent Flyer Visa Gold card and this is approved, you also agree to Qantas using your information to plan, research, market and promote its products or services or those of its related companies and disclosing your personal information to its related companies and ANZ's alliance partners to enable them or Qantas to market their products or services.

Declaration and privacy consents of Insurer/Re-Insurer of ANZ

Because ANZ will or may be seeking lenders mortgage insurance from the insurer/re-insurer listed below, you agree to the insurer/re-insurer doing the following things:

- the insurer/re-insurer may obtain a credit report containing your personal information and use it in assessing ANZ's application for insurance;
- the insurer/re-insurer may obtain information about your commercial activities and commercial credit worthiness from any business which provides that type of information, and use that information to assess ANZ's application for insurance;
- the insurer/re-insurer may give your personal information (including information about your credit worthiness, history, standing or capacity) to any credit reporting agency, any contractor or service provider the insurer/re-insurer engages to provide services connected with your relationship with the insurer/re-insurer, and any credit provider.

You authorise these people to have access to your personal information from the insurer/re-insurer. The insurer/re-insurer may also receive your personal information from these people. In each case however, your personal information is only to be given or received in connection with ANZ's application for insurance or the insurance/reinsurance provided.

The insurer is as follows:

ANZ Lenders Mortgage Insurance Pty Ltd
ABN 77 008 680 055
Level 22, 530 Collins Street
Melbourne Vic 3000
Enquiries call 13 25 99

Use of commercial credit information

ANZ may obtain information about your commercial activities and commercial credit worthiness from any business which provides that type of information. ANZ may use that information to assess your credit application or, where applicable, to assess whether to accept you as a guarantor of credit applied for by the applicant.

Banker's Opinion

ANZ may obtain from other banks, and disclose to other banks, a banker's opinion about your consumer credit worthiness for use in the assessment of this credit application.

100 Point Check

If you do not have an existing ANZ account you must complete the 100 Point Identification Check (required by the Financial Transactions Reports Act 1988).

Loan Application - Personal Statement of Financial Position

Total Assets (1)	\$	Total net monthly income (3)	\$
Total Liabilities (2)	\$	Total net monthly expenditure (4)	\$
Net Assets (=1-2)	\$	Customer stated uncommitted monthly income (=3-4)	\$

*Excludes repayment for this facility

The totals must be consistent with details provided and submitted in the online application by the broker.

No Genuine Savings Borrowers Contribution Acknowledgement & Declaration

Where the 'Details of Contribution' field is completed, I/we declare that I/we wish to apply for lending under the ANZ No Genuine Savings Policy, and confirm the following:

1. Any contribution that I/we will make towards the purchase price of the property or the amount to be refinanced with ANZ from another financial institution and which is provided in support of my/our loan application has not, directly or indirectly:
 - resulted from or arisen out of, any illegal activity; or
 - been obtained through a loan which is unsecured; or
 - been obtained from a gift that is repayable.
2. I/We acknowledge that:
 - ANZ will determine whether to approve my/our loan application; and
 - ANZ's lenders mortgage insurer will determine whether to issue a mortgage insurance contract in respect of my/our loan, in reliance upon the information I/we have provided in this Acknowledgement and Declaration and the information provided in connection with my/our loan application.

Details of Contribution:

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Declaration of Purpose – under the Consumer Credit Code for a Credit Contract

I/We declare that the credit to be provided to me/us by ANZ is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** protection under the Consumer Credit Code.

This declaration applies to the following credit:

Purpose: Amount:

Purpose: Amount:

Signature

Date

Signature

Date

<input type="text"/>	/ /
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<input type="text"/>	/ /
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Nomination for Correspondence – under the Consumer Credit Code for a Credit Contract

Important information for people completing this declaration: Each debtor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By completing this declaration, I am/we are giving up the right to be provided with information direct from ANZ. Any person who has signed this form can advise ANZ at any time in writing that they wish to cancel their nomination.

I/We nominate (full name of person nominated)

Print address of nominated party

Description of Credit (loan type and amount)

to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Authority to discuss information with Accountant or Employer

I/We authorise ANZ to confirm the details contained in my/our Loan Application with my/our accountant, financial adviser or employer. A copy of this acknowledgement page may be given to my/our accountant, financial adviser or employer as evidence of my/our consent to them confirming with ANZ any of the details in my/our Loan Application.

Representations and warranties

I/We have not relied upon any representation or warranty made by the Approved Originator before submitting this Loan Application.

Approved Originator is not an agent of ANZ

I/We acknowledge that the Approved Originator is not an agent and acts independently of ANZ. If I/we require any information regarding the loan product which is the subject of this Loan Application or any other loan products of ANZ then I/we can contact ANZ directly.

DECLARATION SIGNATURE

Declaration required in respect of all products applied for pursuant to this application. It is to be signed by all applicants and intending guarantors.

My/Our signature below evidences my/our understanding and consent to all matters set out in this application and this declaration. By signing below, I/we confirm that the information contained in, and accompanying, the Loan Application (including all information submitted online and any information contained in the Personal Statement of Financial Position) and all the information provided by me/us to the Approved Originator, is true, correct and complete and given in support of this application. I/We also declare that any documents provided containing financial information are true copies of the final signed versions of the original documents.

Where the 'Nomination for Correspondence' has been completed, by signing this declaration I/we agree to the nominated person receiving notices and other documents under the Consumer Credit Code on behalf of me/us.

Where 'ANZ Breakfree Package' has been selected in the online Loan Application, I/we nominate that the credit applied for in this Loan Application be included in my/our ANZ Breakfree Package as a Mortgage Lending Account, and I/we agree to accept and be bound by the ANZ Breakfree Terms and Conditions.

I/We authorise the Approved Originator to forward this information (together with any other information provided by me/us to the Approved Originator concerning this Loan Application) to ANZ.

Applicant / Guarantor

Signature

Date

<input type="text"/>	/ /
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Print name

Co-applicant / Guarantor

Signature

Date

<input type="text"/>	/ /
----------------------	-----

Print name

Co-applicant / Guarantor

Signature

Date

<input type="text"/>	/ /
----------------------	-----

Print name

Co-applicant / Guarantor

Signature

Date

<input type="text"/>	/ /
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Print name

Witness Signature (Approved Originator)

Signature

Name

Date

Thank you for taking the time to apply for an ANZ loan

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ANZ Breakfree Package (p1 of 2)

TO BE COMPLETED ONLY FOR ANZ BREAKFREE PACKAGE

This form must be completed in full to ensure efficient processing

Application Number (Staff use only)

AO-SAO

Phone Number

Fax Number

Approved Originator Details

Existing ANZ Breakfree Package Customer

Total Lending (new and existing) \geq \$250,000

Total Lending (new and existing) \geq \$700,000

1) Applicant Details (if more than three applicants complete another Breakfree form and attach to this application)

Applicant 1

Full Name
Current Address

Applicant 2

Full Name
Current Address

Applicant 3

Full Name
Current Address

2) Nomination of Mandatory Accounts

I/We nominate the following Mandatory Accounts, as specified in section 2A, 2B and 2C. (Please note that each applicant under the ANZ Breakfree Package must be an account holder (either jointly or alone) for at least one of the nominated Mandatory Accounts. Refer to the ANZ Breakfree Terms and Conditions for a description of Mandatory Accounts.)

2A) Mandatory Mortgage Lending Account(s)

List all existing ANZ Mortgage Loans under ANZ Breakfree to be eligible for Total Lending Discounts

Account Holder(s)	Account Number	Current Loan Balance	Tick if Lo Doc 80 Loan
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
Total ANZ Mortgage Lending		\$	

2B) Mandatory Transaction Account (please select one)

Note: The Annual package fee will be charged to your mandatory transaction account once your loan is drawn. Transaction account must be ANZ Access Advantage account, ANZ One account or ANZ Equity Manager facility.

I/We will need to open a new transaction account as part of this Package (please contact an ANZ Branch to organise; transaction account must be opened before Settlement date).

OR

I/We nominate the following ANZ Transaction Account as part of this Package:

Account Number

Account Holder(s)

2C) Mandatory Gold Credit Card Account

Note: To avoid delays in the receipt of credit cards, please ensure Option 1, 2 OR 3 is completed IN FULL.

NEW CARD REQUIRED

Option 1 I apply for a new ANZ Gold credit card. I have read and accept the terms set out on this application form.

Note: If you do not select a card type below, a ANZ Gold credit card will be selected as your Mandatory Gold credit card.

 ANZ Gold[^]
 ANZ Rewards Visa Gold
Note: fees apply[^]
 ANZ Frequent Flyer Visa Gold
Note: fees apply[^]

Applicant's Name

Existing Frequent Flyer No.#

Please nominate the ANZ Branch where your card will be mailed for collection

EXISTING ANZ CREDIT CARD HOLDERS

Option 2 I/We hold a current ANZ Gold, ANZ Rewards Visa Gold or ANZ Frequent Flyer Visa Gold Account and I/we nominate this account as my/our Mandatory Gold credit card Account.

Account Holder

Card Number

 ANZ Gold[^]
 ANZ Rewards Visa Gold
Note: fees apply[^]
 ANZ Frequent Flyer Visa Gold
Note: fees apply[^]

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ANZ Breakfree Package (p2 of 2)

TO BE COMPLETED ONLY FOR ANZ BREAKFREE PACKAGE

Option 3 My/Our current ANZ Credit Card is not an ANZ Gold, ANZ Rewards Visa Gold or ANZ Frequent Flyer Visa Gold.

I/We request you to transfer my existing ANZ credit card Account to the ANZ Gold credit card Account selected below and I/we nominate this as my/our Mandatory Gold credit card Account. If my/our existing ANZ credit card Account has a credit limit of less than \$5,000, I/we request the limit on my new ANZ Gold credit card Account to be increased to \$5,000. I/We have read and accept the terms set out on this application.

Account Holder

Card Number

ANZ Gold[^]

ANZ Rewards Visa Gold
Note: fees apply[^]

ANZ Frequent Flyer Visa Gold
Note: fees apply[^]

Note: If you require a limit above \$5000, please complete and attach a Credit Increase Form, available on www.anz.com > Credit Cards > Manage My Card > Make Changes To Your Card > Request to change your credit limit

Additional Card Holders (Only complete if you wish to include an additional cardholder for your Mandatory gold credit card)

I have read and understood this application including the Declarations and Terms and Conditions.

Full Name

Signature

Date of Birth

3) Important Information concerning Gold Card Accounts

#You must be a member of the Qantas Frequent Flyer program to earn Points with your ANZ Frequent Flyer Visa Gold Card. A joining fee applies. Please call Qantas on 13 11 31 if you are not a member.

[^] An annual Rewards Program Services Fee of \$55 (including GST) and an Additional Cardholder Fee of \$10 applies per cardholder for ANZ Frequent Flyer Visa Gold. An annual Rewards Program Service Fee of \$22 (including GST) applies per cardholder for ANZ Rewards Visa Gold. An annual Rewards Program Services Fee of \$22 (including GST) applies per cardholder for the optional ANZ Gold Sphere Rewards Program.

*Additional cardholder(s) on your existing ANZ credit card account will be transferred to your new credit card account. If you wish to add or change additional cardholder(s) the cardholder(s) may need to complete the 100 point identification check. Customers wishing to transfer from an ANZ Visa PAYCARD or ANZ Rewards Visa PAYCARD account cannot use this form to transfer from their account and must complete a new application form for the account they wish to transfer to. Redeeming unused points on the card account you wish to close (where applicable): ANZ Rewards Visa and ANZ Rewards Visa Gold - any Reward Points that remain unused must be used within 60 days of the date of closure. Reward Points that remain unused after that period will be cancelled. ANZ First and ANZ Gold accounts that have opted-in to earn Sphere points - any points recorded in your points record will be cancelled when you close your card account. Points that remain unused after date of closure will be cancelled. ANZ Frequent Flyer Visa and ANZ Frequent Flyer Visa Gold - All unused points are automatically credited to your Qantas Frequent Flyer account provided you have provided ANZ your Qantas Frequent Flyer number. If you are a resident of the Australian Capital Territory and your loan application was assessed by ANZ more than 6 months before the date of this application, or if your financial circumstances have changed in the 6 months after your loan application was assessed by ANZ, you are required to provide ANZ with details of your financial situation before this application can be accepted. Please note: If this application is approved, a new card account will be opened. Your existing credit card account will be closed 14 days after ANZ's receipt of this application, or on activation of your new card, whichever is the sooner. You will not receive a final statement on your existing account. Your new card will have a new card number and it is your responsibility to re-direct any automatic payments from your existing card account to your new card account. Please phone 13 22 73 for more information.

Additional Cardholder - You acknowledge that as the Primary Cardholder, you are responsible for all transactions made on this account by any Additional Cardholder(s). You also acknowledge that if your request for an Additional Cardholder(s) is approved, the Additional Cardholder may select his/her own Personal Identification Number (PIN), access the credit card account electronically and also obtain information about the status of your account and transactions made on your account.

Cancelling an Additional Card - As the Primary Cardholder, you can request to cancel an Additional Card by calling 13 22 73 or visiting any ANZ branch. ANZ will only cancel the Additional Card when you have returned it to ANZ, or have taken all reasonable steps to return it to ANZ.

Conditions of Use - You acknowledge that your new credit card account is subject to ANZ Credit Card Conditions of Use.

Credit Card Insurance - You understand that any ANZ CreditCover Insurance policy applicable to your existing card account will apply to your new card account.

Financial Transaction Reports Act (1988) Requirement - You state that the Credit Card account is held in the name of a person. The Credit Card account is not held in trust.

Transfer Authority - Where I have requested a Credit Card product transfer, I authorise ANZ to close my existing Card Account and transfer any outstanding balance as at the transfer date to my new Card Account and to transfer any other transactions effected by me or any Additional Cardholder in respect of my existing account but which are not included in the balance transferred. I acknowledge the accrual of Points on my new Card is subject to the Rewards Terms and Conditions applicable to that card. I understand that the outstanding balance as at the date of transfer and any other transactions effected by me or any Additional Cardholder, transferred pursuant to this Transfer Authority will not earn Points. Rewards Terms and Conditions are ANZ Frequent Flyer Visa Reward Terms and Conditions, ANZ Rewards Visa - Rewards Program Terms and Conditions, and the Sphere Rewards Terms and Conditions. Points are, where applicable, Qantas Frequent Flyer points, ANZ Rewards Visa Reward Points or Sphere points.

4) Declaration

By signing this form I/we:

- acknowledge that the written details in this application are true and correct and are given in support of this application; and
- acknowledge that I/we have received a copy of the ANZ Breakfree Terms and Conditions, and agree to accept and be bound by those terms and conditions; and
- agree to any variation to existing accounts as set out above and in the ANZ Breakfree Terms and Conditions.

My/our signature(s) evidence(s) my/our stated understanding of, and consent to all matters set out in this Application Form:

Signature of Applicant 1

Date

Signature of Applicant 2

Date

Signature of Applicant 3

Date

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Uncommitted Monthly Income Calculation Worksheet

Income*

Monthly net salaried income	Applicant 1		\$		
	Applicant 2		\$		
	Applicant 3		\$		
	Applicant 4		\$		
Regular overtime			\$		
Government benefits/pension			\$		
Part-time/casual employment			\$		
Dividends/Interest			\$		
Commission			\$		
Rent received					
Monthly gross	\$	x75%	\$		
		Total	\$		
				Total Income	\$

*Refer to Section 4 of the Operations Manual to ascertain what types of income ANZ LMI will accept. Income must be both ongoing and have been consistent over a number of years.

Expenses

Credit commitments

Loan Repayments for this facility (calculated at 1.50% above standard variable rate except Money Saver)	\$
Loan Repayments for other ANZ Loans / HP's (calculated at 1.50% above standard variable rate)	\$
Loan Repayments for non ANZ Loans/HP's (calculated at 1.50% above standard variable rate)	\$
Credit/store cards (3% of limits)	\$

Other commitments

Total living expenses^ <i>(Includes: Motor Vehicle, Rates, Electricity, Gas, Telephone, Food, Clothing, Personal, Home Insurance and Education Expenses)</i>	\$
Rent/board (if continuing)	\$
Insurance – Contents/Medical etc	\$
Life/Income replacement Insurance	\$
Child Maintenance	\$
Other	\$
Total	\$

Total Expenses \$

Uncommitted Monthly Income (UMI) \$

^ Please refer ANZ Broker Distribution Consumer Operations Manual for minimum living expenses.